

# NEWS FROM SCDCA

South Carolina Department of Consumer Affairs



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## FOR IMMEDIATE RELEASE

### CONSUMER AFFAIRS ISSUES TIPS ABOUT FITNESS CLUB MEMBERSHIPS

**Columbia, SC.....**The recently enacted Financial Identity Fraud and Identity Theft Protection Act (FIFITPA) enables South Carolina consumers to place a security freeze on their credit report free of charge.

Placing a freeze on your credit report prevents anyone from accessing it without your permission, reducing the risk of identity theft. Freezing your credit will not affect your credit score or rating and is completely free of charge.

Consumers considering freezing their credit report will still enjoy fast access to their report. You can temporarily “thaw” or permanently remove the freeze at any time, for any reason. Access to the report must be granted by the credit reporting agency within 15 minutes of your request.

To place a freeze on your credit report, you must contact each of the credit reporting agencies by either certified mail, telephone, or through their website. The credit reporting agency has up to 10 days to provide you with a PIN that will enable you to thaw or permanently lift the freeze as necessary.

#### **Equifax**

Phone: 1-800-685-1111

Mail: Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

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#### About the South Carolina Department of Consumer Affairs:

Established by the Consumer Protection code in 1974, The South Carolina Department of Consumer Affairs represents the interests of South Carolina Consumers.

Our mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education.

For more information, visit [www.scconsumer.gov](http://www.scconsumer.gov).

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Website: [www.freeze.equifax.com](http://www.freeze.equifax.com)

**Experian**

Phone: 1-800-972-0322

Mail: P.O. Box 9554  
Allen, TX 75013

Website: [www.experian.com/freeze](http://www.experian.com/freeze)

**Transunion**

Phone: 1-888-909-8872

Mail: P.O. Box 6790  
Fullerton, CA 92834

Website: <https://annualcreditreport.transunion.com/fa/securityFreeze/landing>

For more information about FIFITPA or credit report freezes, contact the Public Information Division at 803.734.4190, toll free in SC at 1.800.922.1594, or online at [www.sccoconsumer.gov](http://www.sccoconsumer.gov).

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